## IN THE SPECIFICATION

Please amend the paragraph beginning on page 9, line 16, as follows:

Referring now to FIG. 2, a block diagram is shown illustrating an on-line adaptive prediction system employing dynamic management of multiple sub-models according to one embodiment of the present invention. Particularly, FIG. 2 depicts an embodiment of one of the model subsystems (120-1 through 120-M) of FIG. 1. The model subsystem comprises sub-models 200-1 through 200-K, combining functions 210-1 through 210-L, a sub-model combiner 220, test data 230, model accessor assessor 240, a model controller 250 and a model adaptor 260.

Please amend the paragraph beginning on page 9, line 23, as follows:

As shown in FIG. 2, both the data access component (140 in FIG. 1) and model applications (110-1 through 110-N in FIG. 1) make their requests to the model controller 250, which controls the overall flow within the model subsystem. The model adapter 260 determines if a new combination of sub-models should be used by consulting the model assessor 240. The latter computes the residuals of the model for test data 230 and maintains test data. The sub-model combiner 220 is responsible for computing predictions by invoking each sub-model (200-1 through 200-K) and combining the results by consulting the model context and using the appropriate combining functions (210-1 through 210-L). Doing so requires determining the parameters for each sub-model. In addition, the sub-model combiner determines the data to be provided to sub-models when a data update occurs. The combining functions take as input the results of one or more sub-models and compute partial results. The sub-models accept two kinds of requests: (i) data update requests; and (ii) prediction requests.

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